

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

2 Valuation of Security 2 Assumption of Executory Contract or Unexpired Lease 2 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 19-15385

STEVEN H LAPIDUS

Judge: MEISEL

ELEONORA LAPIDUS

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: 5/28/2020

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER

CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SDS

Initial Debtor: /s/ SL

Initial Co-Debtor: /s/ EL

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay \$1,500.00 per month to the Chapter 13 Trustee, starting on June 1, 2020 for approximately 12 months.
- b. The debtor shall pay \$2,385.00 per month to the Chapter 13 Trustee, starting on June 1, 2021 for approximately 58 months.
- c. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$24,852.00 paid in through May 31, 2020

- d. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modifications with respect to mortgage encumbering property:

Description:

Proposed date for completion:

- e. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- f. ☒ Other information that may be important relating to the payment and length of plan:

The plan is being modified pursuant to the Coronavirus Aid, relief, and Economic Security Act ("CARES Act") because I have experienced a material financial hardship directly due to the COVID-19 Pandemic. Specifically, Debtor works for a car dealership and was essentially shut down since the start of this COVID crisis. He is only now starting to receive unemployment checks. Without some relief Debtors will not be able to meet all my monthly expenses.

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                    | Type of Priority                     | Amount to be Paid  |
|-----------------------------|--------------------------------------|--|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE                       | AS ALLOWED BY STATUTE  |
| MINION & SHERMAN            | Attorney's Fees                      | \$1,750.00 (balance of original retainer) + \$1,200.00 in estimated Supplemental fees (subject court approval) |
| INTERNAL REVENUE SERVICE    | TAXES (pre-petition)<br>TAXES (2019) | \$46,956.17<br>\$13,224.00   |
| STATE OF NEW JERSEY         | TAXES (pre-petition)<br>TAXES (2019) | \$ 7,728.99<br>\$ 2,185.00   |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

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**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor  | Collateral or Type of Debt        | Arrearage  | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan)  | Regular Monthly Payment (Outside Plan) |
|---|-----------------------------------|--|----------------------------|--|--|
| Mr. Cooper f/k/a Nationstar Mortgage (1 <sup>st</sup> Mortgage) | 21 Myrtle Ave. Caldwell, NJ 07006 | \$56,556.63 (pre-petition arrearages) + \$11, 561.69 (post-petition arrearages through May, 2020 as per Consent Order) | n/a                        | \$56,556.63 (pre-petition arrearages) + \$11, 561.69 (post-petition arrearages through May, 2020 as per Consent Order) | As per terms of note and mortgage      |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor   | Collateral                                       | Scheduled Debt                    | Total Collateral Value          | Superior Liens                    | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid                |
|--|--|-----------------------------------|---------------------------------|-----------------------------------|--|----------------------|--|
| Allegacy Federal Credit Union (2 <sup>nd</sup> Mortgage) | 21 Myrtle Ave. Caldwell, NJ 07006                | \$90,000.00                       | \$480,000                       | \$534,326.70                      | \$0.00                                   | n/a                  | \$0.00                                 |
| Internal Revenue Service                                 | 21 Myrtle Ave., Caldwell, NJ & Personal Property | \$55,000.00                       | \$480,000 (real property)       | \$534,326.70 (on real property)   | \$0.00 (on real property)                | n/a                  | \$0.00                                 |
|  |  |                                   | \$22,210.00 (personal property) | \$2,989.87 (on personal property) | \$19,220.13 (on personal property)       | n/a                  | <b>\$19,220.13 (as secured)</b>        |
| State of New Jersey - Division of Taxation               | 21 Myrtle Ave. Caldwell, NJ 07006                | \$10,638.58 (per POC Claim #22-1) | \$480,000 (real property)       | \$589,326.70 (on real property)   | \$0.00 (on real property)                | n/a                  | <b>\$2,989.87 (as a secured claim)</b> |
|  |  |                                   | \$22,210.00 (personal property) | \$0.00 (on personal property)     | \$19,220.13 (on personal property)       | n/a                  |  |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|          |                              |                                 |                          |

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

ALLY FINANCIAL (PMSI on 2016 VW Jetta)

**g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
|          |            |  |

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

|               |                   |  |                                    |
|---------------|-------------------|--|------------------------------------|
| Student Loans | Non Dischargeable | To be paid outside plan as per agreement | Amount to be paid as per agreement |
|---------------|-------------------|--|------------------------------------|

**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor               | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|------------------------|-----------------------------|-----------------------------|---------------------|-----------------------|
| American Honda Finance | \$0.00                      | 2017 Honda Accord           | Rejected            | \$320.00              |
| Toyota Motor Credit    | \$0.00                      | Lexus RS 350                | Assumed             | \$770.00              |

**Part 7: Motions** ☐ NONE

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor   | Collateral                           | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|--|--------------------------------------|----------------|------------------------|----------------|--|---|
| Allegacy Federal Credit Union (2 <sup>nd</sup> Mortgage) | 21 Myrtle Ave.<br>Caldwell, NJ 07006 | \$90,000.00    | \$480,000.00           | \$534,326.70   | \$0.00                                     | Entire Lien estimated to be \$90,000.00 |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

|  |  |                          |  |             |  |
|--|--|--------------------------|--|-------------|--|
| Internal Revenue Service                   | 21 Myrtle Ave., Caldwell, NJ & Personal Property | \$55,000.00              | \$480,000 (real property)<br><br>\$22,210.00 (personal property) | \$19,220.13 | Balance of Lien estimated to be \$35,779.87  |
| State of New Jersey – Division of Taxation | 21 Myrtle Ave., Caldwell, NJ & Personal Property | \$10,638.58 (as per POC) | \$480,000 (real property)<br><br>\$22,210.00 (personal property) | \$2,989.87  | \$7,648.71 to be reclassified as unsecured priority and is included in the amount being paid to NJ Tax at part 3 of this modified plan |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney's Fees
- 3) Priority Claims
- 4) Secured Claims
- 5) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/5/2019

Explain below **why** the plan is being modified:

The plan is being modified because Debtor has experienced a material financial hardship directly due to the COVID-19 Pandemic. See Part 1.f of plan.

We also owe taxes for the 2019 tax year for both Federal and State.

Explain below **how** the plan is being modified:

The plan is being modified to extend plan by 2 years for a total of 7 years for the sole purpose of lowering monthly plan payment.

The plan is being modified to add post-petition taxes owed to the IRS and State of NJ

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true

Date: 6/1/2020

/s/ Scott D. Sherman  
Attorney for the Debtor

Date: 5/28/2020

/s/ Steven Lapidus  
Debtor

Date: 5/28/2020

/s/ Eleonora Lapidus  
Joint Debtor

## Certificate of Notice Page 12 of 14

United States Bankruptcy Court  
District of New JerseyIn re:  
Steven H Lapidus  
Eleonora Lapidus  
DebtorsCase No. 19-15385-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 82

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db/jdb  
cr  
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518348960  
518123894  
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518309798  
518123935  
518147337  
518123940  
518123938  
518123939  
518738578  
518254861  
518261159  
518452643

+Steven H Lapidus, Eleonora Lapidus, 21 Myrtle Ave, Caldwell, NJ 07006-5009  
+American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088  
+U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEH, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461  
+Allegacy Federal Credit Union, 1691 Westbrook Plaza, Winston Salem, NC 27103-2993  
+Associates in Otolaryngology, 741 Northfield Avenue, Ste. 104, West Orange, NJ 07052-1104  
+BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437  
+Best Care Laboratory, LLC, C/O Laboratory Billing Solutions, 195 New Hampshire Ave, Suite 150, Portsmouth, NH 03801-7836  
+CC Holdings, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001  
Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
+Counsyl, Inc., PO Box 748385, Los Angeles, CA 90074-8385  
+EMA, St. Barnabas Emergency Medical Associate, PO Box 6251, Parsippany, NJ 07054-7251  
+FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
+Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548  
+Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247  
+Legacy Federal Credit Union, 1400 South 20th Street, Birmingham, AL 35205-4914  
Livingston Pathology Associate, 520 E 22 nd Street, Lombard, IL 60148-6110  
+Mercury/FBT, 2220 6th St, Brookings, SD 57006-2403  
+Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
+NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548  
+Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094  
Pathology Solutions LLC, Church St Station, PO Box 3821, New York, NY 10008-3821  
+Premier Family Medical PC, 73 Bloomfield Ave, 1, Caldwell, NJ 07006-5311  
+RAS CRANE, LLC, BANKRUPTCY DEPARTMENT, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461  
RENEK, 307 Wall Street, Princeton, NJ 08540-1515  
SBMC Multi Specialty-OBS, PO Box 8000, Dept 624, Buffalo, NY 14267-0002  
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, 50 Barrack Street, PO Box 269, Trenton, NJ 08695)  
+Shapiro & Denardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242  
State of New Jersey/Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
Summit Medical Group, Attn:8549X, PO Box 14000, Belfast, ME 04915-4033  
+Summit Medical Group, Attn: Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026  
+TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408)  
Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
+The Doctor's Office of West Caldwell, PO Box 870, Newburgh, NY 12551-0870  
Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
+U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096  
US Department of Education, P O Box 16448, St Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usan.j.njbankr@usdoj.gov Jun 02 2020 23:35:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg  
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 02 2020 23:35:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr  
+E-mail/PDF: gecsed@recoverycorp.com Jun 02 2020 23:41:54 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
518123892  
E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 02 2020 23:35:56 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016  
518161501  
E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 02 2020 23:35:56 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
518505810  
E-mail/Text: ally@ebn.phinsolutions.com Jun 02 2020 23:34:36 Ally Capital, PO Box 130424, Roseville, MN 55113-0004  
518123891  
+E-mail/Text: ally@ebn.phinsolutions.com Jun 02 2020 23:34:36 Ally Financial, PO Box 8140, Cockeysville, MD 21030-8140  
518182200  
+E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:34:22 Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
518123893  
+E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:34:22 Amerimark Premier, AmeriMark Customer Service, 6864 Engle Road, Cleveland, OH 44130-7910

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 82

Date Rcvd: Jun 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518163937 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 02 2020 23:41:54  
CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368

518123897 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 02 2020 23:40:42 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518158055 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 02 2020 23:41:39  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518123899 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 02 2020 23:35:23 Comenitybank/fllbeauty,  
Po Box 182789, Columbus, OH 43218-2789

518123902 +E-mail/PDF: pa\_dc\_ed@navient.com Jun 02 2020 23:42:16 Dept of Ed / Navient, Po Box 9635,  
Wilkes Barre, PA 18773-9635

518123901 +E-mail/PDF: pa\_dc\_ed@navient.com Jun 02 2020 23:40:48 Dept of Ed / Navient,  
Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

518123903 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:34:22  
Dr Leonard's/Carol Wright Gifts, Po Box 7823, Edison, NJ 08818-7823

518182203 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:34:22 Dr Leonards Shop Now,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

518123906 +E-mail/Text: bankruptcy@firstelectronic.com Jun 02 2020 23:36:29 First Electronic Bank,  
Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271

518190301 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:36:33 Ginny's,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

518123907 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:36:33 Ginnys/Swiss Colony Inc,  
Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025

518190300 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:36:33 Home At Five,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

518123910 E-mail/Text: sbse.cio.bnc@mail@irs.gov Jun 02 2020 23:35:06 Internal Revenue Service,  
955 S. Springfield Ave., Springfield, NJ 07081

518182202 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:34:22 K. Jordan,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

518123912 +E-mail/Text: bncnotices@becket-lee.com Jun 02 2020 23:34:50 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

518140965 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 23:41:33 LVNV Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518123915 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 23:40:51  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
Greenville, SC 29603-0497

518123917 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:36:33 Monroe & Main,  
1112 7th Avenue, Monroe, WI 53566-1364

518190302 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:36:33 Monroe & Main,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

518262693 E-mail/PDF: pa\_dc\_claims@navient.com Jun 02 2020 23:42:13  
Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,  
Wilkes-Barre, PA 18773-9635

518262164 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 02 2020 23:40:45  
Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067,  
Norfolk VA 23541

518263325 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 02 2020 23:42:10  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541

518123923 +E-mail/Text: recovery@paypal.com Jun 02 2020 23:34:27 Pay Pal, 2211 N/ 1st Street,  
San Jose, CA 95131-2021

518123924 +E-mail/PDF: gecsedirecoverycorp.com Jun 02 2020 23:41:09 PayPal, PO Box 105658,  
Atlanta, GA 30348-5658

518123925 +E-mail/PDF: gecsedirecoverycorp.com Jun 02 2020 23:41:09 PayPal Credit, PO Box 5018,  
Lutherville Timonium, MD 21094-5018

518231590 E-mail/Text: bnc-quantum@quantum3group.com Jun 02 2020 23:35:37  
Quantum3 Group LLC as agent for, Genesis Consumer Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788

518252245 E-mail/Text: bnc-quantum@quantum3group.com Jun 02 2020 23:35:37  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

518123928 +E-mail/Text: ebn@rwjbh.org Jun 02 2020 23:36:10 Saint Barnabas Medical Center,  
PO Box 29960, New York, NY 10087-9960

518123930 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:36:33 Seventh Avenue,  
Attn: Bankruptcy Dept, 1112 7th Ave, Monroe, WI 53566-1364

518123933 +E-mail/Text: clientservices@simonsagency.com Jun 02 2020 23:36:21 Simons Agency, Inc.,  
4963 Wintersweet Dr, Liverpool, NY 13088-2176

518123932 +E-mail/Text: clientservices@simonsagency.com Jun 02 2020 23:36:21 Simons Agency, Inc.,  
Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176

518182201 +E-mail/Text: bankruptcy@sccompanies.com Jun 02 2020 23:34:22 Stoneberry,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

518127585 +E-mail/PDF: gecsedirecoverycorp.com Jun 02 2020 23:41:10 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518123936 +E-mail/PDF: gecsedirecoverycorp.com Jun 02 2020 23:40:32 Synchrony Bank/Amazon,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518123937 +E-mail/PDF: gecsedirecoverycorp.com Jun 02 2020 23:41:56 Synchrony Bank/Care Credit,  
Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061

TOTAL: 44

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 82

Date Rcvd: Jun 02, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518180589 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEH  
518123911\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
518123921\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 630267, Irving, TX 75063)  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elizabeth L. Wassall on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificate,  
Series 2007-2N, U.S. Bank National Association, as Trustee ewassall@logs.com,  
njbankruptcynotifications@logs.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator  
for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN  
XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-2N bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Scott D. Sherman on behalf of Joint Debtor Eleonora Lapidus ssbankruptcy@minionsherman.com  
Scott D. Sherman on behalf of Debtor Steven H Lapidus ssbankruptcy@minionsherman.com  
Sindi Mncina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS  
TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-2N smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Valerie A. Hamilton on behalf of Creditor New Jersey Division of Taxation  
Valerie.Hamilton@law.njoag.gov

TOTAL: 11